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The Other Alternative



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1888.



THE OTHER ALTERNATIVE

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1899



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July 5, '99.

A N E W V I E W

THE congested conditions in New York City to-day, due largely to the circumscribed limits of the city proper; the large increase in residential population, and the inroads of business on residential property, has resulted in an exodus of the better middle classes out of New York City into the suburbs within easy reach of the business centers. This exodus has been going on for years, and one by one the healthy, delightful suburbs, with adequate transportation facilities, have been rapidly filled to overflowing, and property has increased in value to such an extent that the possibilities of securing a home in any of these well-known suburbs is far beyond the reach of the average business man. There can be no limit placed on the probable increase in population in New York, but the limit has almost been reached in the available suburbs within the hour's ride of New York's busiest centers.

Certain natural laws control real estate investment, which are as fundamental as the law of gravity. These laws discerned and brought into operation, make real estate investment absolutely secure.

Law 1. There can be no possible increase in the value of residence or business property anywhere, without proportionate increase in population. The limit of increase governed by the desirable or objectionable character of the population or business.

Law 2. There can be no increase in population in any property, near any large city, where desirable residential location is the main incentive, unless there are proper transportation facilities, equal or superior to the transportation, in point of comfort and time, to those offered by the city itself within its best residential sections.

Law 3. The magnetism of a crowd is exceptionally potential. Wherever transportation lines are, there the crowd will follow. Wherever the crowd is, the transportation lines will follow. Everywhere, under all circumstances, a crowd draws a crowd.

Middlebrook Heights, at Bound Brook, (a remarkable illustration of the operation of these laws) owned by men of wealth and position, has been held for years looking toward the present unprecedented demand for high-class property. All the improvements have been pushed rapidly, and plans are now being drawn for a large number of high-class homes.

The lots average 100 feet front by 162 feet deep. Only one house can be built to a lot.

No house costing less than \$5,000 can be built on any of the main drives, and only the best class of residents are sought for or desired.

The Club feature enhances its social advantages. The golf, and tennis clubs, together with other recreative features, give to the family, accustomed to city residence, a taste of life and vigor healthful and new. Boating on the Raritan, fishing in the streams and river, are among the possibilities of life, within 47 minutes' ride of New York City, undreamt of heretofore. The universal verdict of some of the most conservative business men and bankers, who know the property and the high ideals of the men who are interested, is that within ten years the Middlebrook Country Club property will be the most valuable high-class residence property anywhere within the hour limit of New York City.

B O U N D B R O O K

BOUND BROOK is located on the Raritan river, less than one hour from New York, situated on a rolling plain, with a gravel soil substratum, ensuring healthful conditions. The ground rises toward the north to the Watchung mountain range, attaining an altitude of 500 feet.

The town, with a population of about 4,200, is under a borough government. There is a good water supply provided by a private company that will extend its service in any direction. The borough owns a complete sewerage system. The tax rate for the borough is \$1.75 for each \$100 assessed value, and for the township of Bridgewater in which the borough lies, \$1.40 per \$100. Churches of all denominations, electric-lighted macadam streets, paved sidewalks and public schools make up the usual advanced suburban town. The cost of living is notably lower than in other suburbs adjacent to New York.

Bound Brook is reached by the Central R. R. of N. J., foot of Liberty street, New York; and the Lehigh Valley R. R., foot of Cortlandt street, or Desbrosses street, New York, by 43 trains each way, daily, and 21 trains on Sunday. The Royal Blue Line of the Baltimore & Ohio R. R. and the Philadelphia trains of the Philadelphia & Reading R. R. make their first stop from New York at Bound Brook. The running time varies from 47 to 55 minutes on express trains. Single fare, 80 cents; excursion, \$1.30; fifty trips, \$24.25; monthly commutation, \$7.92; distance, 31 miles.

BOUND BROOK AS A HEALTH RESORT

WE learn this from figures furnished by the New Jersey State Bureau of Vital Statistics. Its death-rate is the lowest, with one exception, in the entire state; Bound Brook being only second to Long Branch in that respect.

We give below the per cent. of mortality at the healthiest points in the state:

Burlington,	25	deaths per 1000 inhabitants.
Jersey City,	25	“ 1000 “
Hoboken,	24	“ 1000 “

Camden,	23	deaths per 1000 inhabitants.
Newark,	22	" 1000 "
Bayonne,	20	" 1000 "
Paterson,	20	" 1000 "
Passaic,	20	" 1000 "
Morristown,	19	" 1000 "
Elizabeth,	19	" 1000 "
Orange,	19	" 1000 "
New Brunswick,	18	" 1000 "
Perth Amboy,	18	" 1000 "
Plainfield,	17	" 1000 "
Bridgeton,	16	" 1000 "
Bound Brook,	13	" 1000 "

SOMERSET COUNTY IS EXCEPTIONALLY HEALTHFUL

THE following figures are furnished by the New Jersey State Board of Vital Statistics:

Mortality Table showing Mortality Rate.

Hudson County,	24.47	per 1000 inhabitants.
Essex "	21.40	" 1000 "
Passaic "	19.40	" 1000 "
Mercer "	16.52	" 1000 "
Middlesex "	16.48	" 1000 "
Somerset " (Middlebrook Heights),	14.60	" 1000 "

W A T E R

MIDDLEBROOK HEIGHTS is supplied with artesian water from deep wells driven at the base of the mountain, and pumped by powerful engines to a massive stand-pipe erected on the highest point of the mountain range, and standing over 500 feet above sea level.

The town of Bound Brook is now being supplied with water from this source, which experts pronounce the finest and purest in the state.

T R O L L E Y

THE proposed Chimney Rock Trolley, connecting the New Jersey Central R. R. at Bound Brook station with this famous picnic resort, will traverse the entire length of Middlebrook Heights, and this will at once solve the question of easy access to the depot for those wishing to go back and forth to the city, daily.

The lower end of this property is but six minutes' walk from the depots, while the most distant point is but little more than a mile.

Arrangements are just being completed for the purchase of several automobiles, or horseless carriages, which will meet all trains and run between the stations and the Club House.

B A N K I N G

THE Knickerbocker Mortgage Company has perfected arrangements by which satisfactory parties desiring to build residences at Middlebrook, may borrow the money for that purpose, repaying the same in fixed monthly installments in a definite term of years and at a rate not exceeding six per cent. per annum for deferred payments. Or will build to order on any approved plan a handsome home at lowest contract rates, taking entire supervision of construction and allowing the customer to pay for it on the basis of a fair rental. Thus rent money becomes purchase money.

POINTS TO REMEMBER

MIDDLEBROOK HEIGHTS is a mountain point at Bound Brook.

It is less than one hour from New York, and is about forty minutes from Newark.

It has four trunk lines of railroad from New York and two from Newark.

Bound Brook is the second healthiest town in the state; second only to Long Branch.

Somerset county, in which Middlebrook Heights is situated, is the healthiest county in the state.

Every stone in Bound Brook and Middlebrook Heights marks a historic spot.

Bound Brook's "Raritan shad" is world famous.

The flowers, ferns and grasses on this mountain range surpass in variety and beauty those in any other locality in the state.

The mountain range on which Middlebrook Heights is situated, parallels the sea coast. It enjoys the benefit of unceasing breezes from the sea during the summer and is protected from the cold winds of the north and west in winter. It is exceptionally cool in summer and mild in winter.

One million baskets of peaches were picked last year, from the orchards of Somerset and Middlesex counties, the greater portion of which area, with its wealth of fruitage, can be seen from every mountain lot on Middlebrook Heights. Other fruits are in marvelous abundance.

From Middlebrook Heights is displayed the Raritan valley in all its panoramic beauty. In this valley for over fifty miles the eye discerns a wonderful landscape, in the highest state of cultivation, dotted by scores of towns and villages. Beautiful villas and country seats can be seen in wonderful numbers.

In the opposite direction, Washington valley with its moun-

tain gorge approach, and its wild and rugged scenery, furnishes a strange and delightful contrast to the highly developed Raritan valley.

This beautiful mountain scenery lies midway between the Raritan and Washington valleys, commanding a wide and extended view of each, with their varied landscape, silver-streaked with winding streams, dotted with fields of waving grain and orchards, interspersed with towns and cities, presenting a scene of marvelous beauty to the eye, excelling in altitude and surpassing in natural beauty the Oranges, Summit and Montclair. It has also the same sanitary soil formation that has made Bernardsville, ten miles away, on the same mountain range, famous as the "Lenox of New Jersey."

A model Country Club forms an attractive social center, affording ample facilities for all games and sports, and having one of the finest golf courses in the State.

MEMORIAL TOWER

THIS is designed to be built around the water tower standing on Washington's rock on the crest of the mountain where it will be a landmark for the country around.

The Washington Camp Ground Association, of Bound Brook, which has been so successful in keeping alive the patriotic memories which cluster about Middlebrook Heights, has a reservation of about five acres on the site of the old camp, where on Independence Day, patriotic gatherings are held with interesting ceremonies. Through the efforts of this society all of the local revolutionary traditions are recorded and from their various publications may be gleaned all the local revolutionary history. Eventually we may expect to see an auditorium and other suitable buildings to mark this historic spot and perpetuate its memories.

HISTORIC GROUND

GENERAL WASHINGTON showed excellent judgment in making his longest camp on the south slope of the Watchung mountain. From the crest of the mountain, on the true Washington rock, he could watch all the movements of the enemy at New Brunswick. The same inducements of location which brought the revolutionary army here to recuperate and prepare for the final struggle for American independence make the site of the old camp, now the property of the Knickerbocker Mortgage Company, a choice residential property.

The map on page 15 shows the location of the property with reference to Bound Brook. From the entrance, inside of the borough line, the ground gradually rises to the summit of the Watchung mountain. The property covers about 150 acres on the mountain slope, running over the crest which has an elevation of 481 feet, with 75 acres of rolling land, making 225 acres in all. The view from all parts of the property is exceedingly attractive. From the slope and summit the view is a panorama, with the Raritan river winding through the foreground and extending to the Highlands of the Navesink on the Atlantic. The property is wooded with fine trees, and care will be taken to leave as many intact as may be possible without obstructing the view from each lot.

The situation is not alone fine in outlook. At this point the mountain range runs nearly east and west, so that every house may have a southern exposure with a free sweep for cool summer breezes, and thorough protection from the chill northwest blasts of winter. An ideal exposure for an all-the-year-round residence.

All lots have 100 feet frontage, with the exception of a few which are 50 feet front. The depth varies from 125 to 350 feet.

The deeds all contain the usual restrictions limiting the property to residential purposes only.

A contract has just been made with a builder of the highest reputation for the erection of twenty-five handsome residences, costing \$5,000 each, each house plan having been drawn with special reference to its location on the property and to the conveniences which make suburban life a luxury.

BATTLE OF BOUND BROOK

A SIMPLE monument marks the spot where 4,000 British troops, under Lord Cornwallis, surprised and attacked 500 Americans, under command of General Lincoln, whose headquarters still stand on the opposite side of the street. The Americans lost from 60 to 100 men and finally escaped to the mountains. The British troops returned to their headquarters at New Brunswick after destroying some stores, and the Americans came back to guard against supplies being sent to New Brunswick by way of the Raritan river. The date of this engagement was April 13th, 1777.

BANK AND COMMERCIAL R E F E R E N C E S

National Park Bank, New York ;

Western National Bank, New York ;

Charles Frazier & Company, Bankers, New York ;

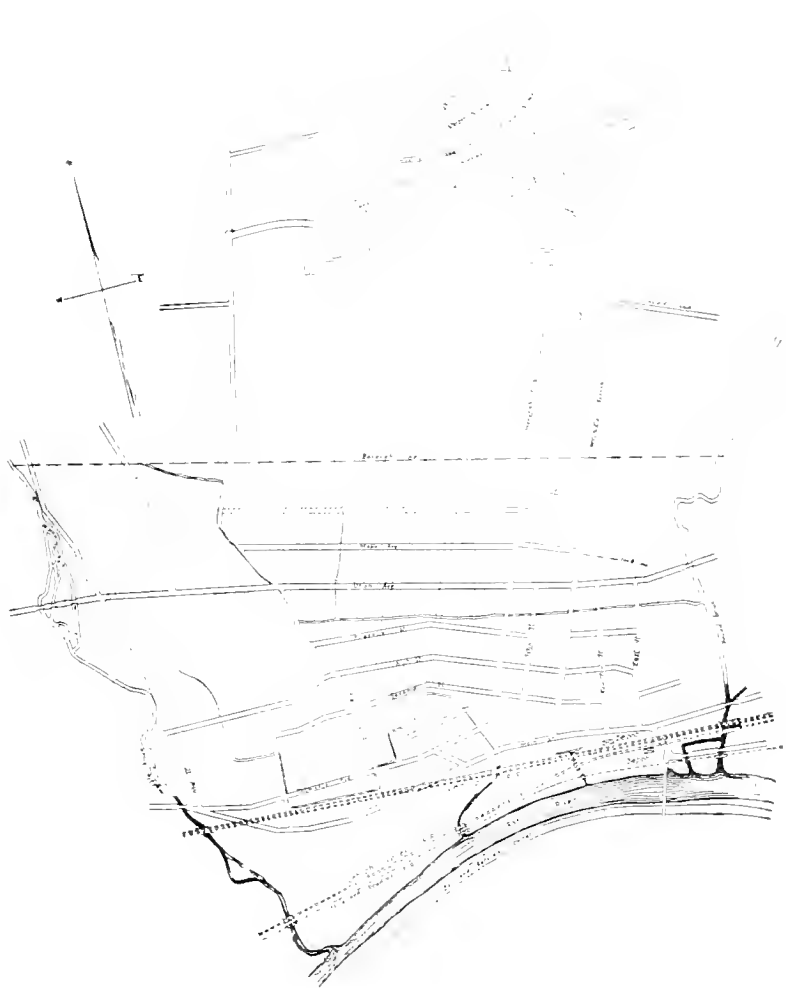
Trenton Trust & Safe Deposit Company, Trenton, New Jersey ;

First National Bank, Bound Brook, New Jersey ;

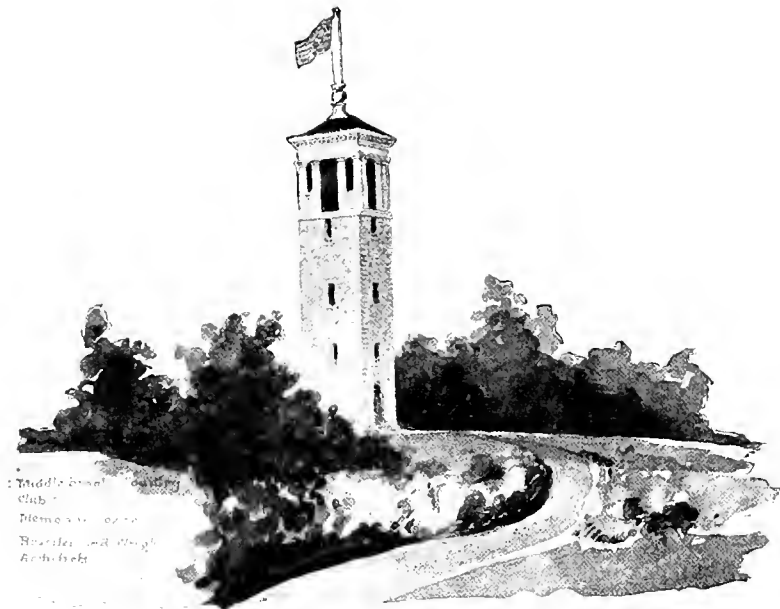
R. G. Dun & Co.'s Commercial Agency ;

Bradstreet's Commercial Agency.

NATURE'S ENDOWMENT



MAP OF THE PROPERTY OF
THE
KNICKERBOCKER MORTGAGE COMPANY.



MEMORIAL TOWER,
TO BE BUILT AROUND THE WATER TOWER.





LOOKING WEST



LOOKING SOUTH.



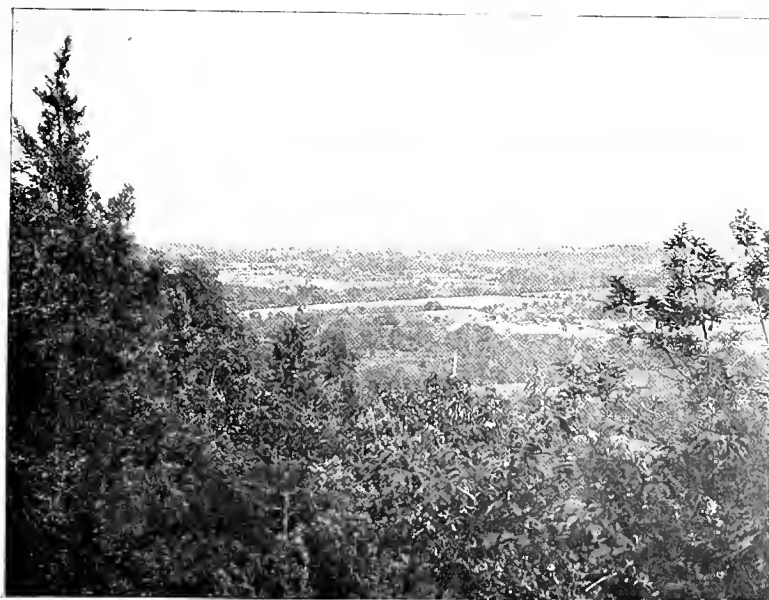
TOWARD THE OCEAN.



A VALLEY VISTA.



45-MILE VIEW.



THE RARITAN VALLEY.



A GLIMPSE OF WOODLAND.



IN THE VALLEY.



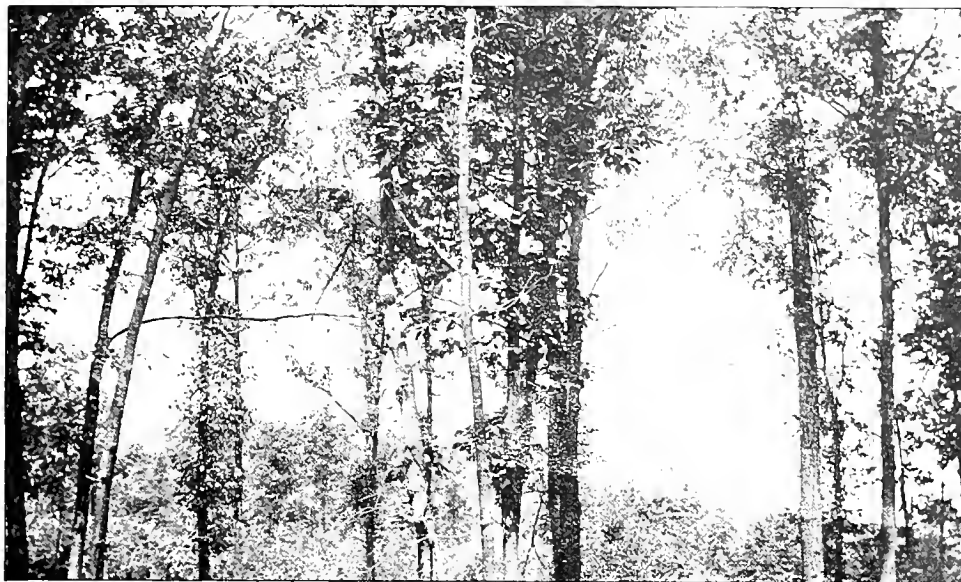
A BIT OF NATURE.



THE OLD LA TOURETTE HOUSE.



THE IMPROVEMENT CORPS.



FROM MOUNTAIN PEAK.



CEDAR VIEW.

WHAT OTHER PEOPLE THINK

HUGH H. HAMILL,
PRESIDENT.

BARKER GUMMERE, JR.,
TREASURER.

WILLIAM G. MOORE.
CASHIER.

THE TRENTON TRUST AND SAFE DEPOSIT COMPANY,

26 AND 28 WEST STATE STREET,

TRENTON, N. J.

TO WILLIAM J. ROBINSON, Esq.,
New York City.

MY DEAR SIR :

In answer to yours, inquiring as to the Knickerbocker Mortgage Company, which has its main office in the City of New York, I take pleasure in saying that this Company is under the management of Mr. George La Monte, who is the President of the Company, and is also the President of the First National Bank of Bound Brook, New Jersey, as well as the proprietor of the National Safety Paper Company. Mr. La Monte is widely known, highly esteemed, has the reputation of being a man of wealth, and is of unquestioned integrity.

Mr. Charles Howell Cook, the Treasurer of the Knickerbocker Mortgage Company, is also the President and General Manager of the Cook Pottery Company, of this city, and is one of the directors of the Trenton Trust and Safe Deposit Company. He is a man of rare business ability and sterling character.

I am acquainted with the property of the Company at Middlebrook Heights, having examined same some time since for the purpose of inspection and valuation.

I look upon it as a very valuable property, and as an investment, under present management, think very highly of it, indeed.

Very truly yours,

H. H. HAMILL, *President.*

CAPITAL, \$500,000.

THE FIRST NATIONAL BANK,

DESIGNATED DEPOSITORY OF THE UNITED STATES.

TRENTON, N. J.

KNICKERBOCKER MORTGAGE CO.,
New York, N. Y.

GENTLEMEN :

Referring to your letter of November 7th, regarding property known as Middlebrook Heights, at Bound Brook, New Jersey, I know the location of this property very well, but have not made as much of an examination of same as I might have done, had I known I should be called upon to give expert opinion.

This property is most beautifully situated on a graded slope adjoining the town of Bound Brook, just below the range of hills or mountains running through that section of country. In my opinion it's the most desirably located property, for residential purposes, I know of in that locality. From the present outlook of business, the future prospect for this property is exceeded by none anywhere around New York, according to my present knowledge.

Very truly yours,

JOHN H. SCUDDER.

Presbyterian Parsonage,

Bound Brook, N. J.

Mr. W. J. ROBINSON.

DEAR SIR :

I am intimately acquainted with the Middlebrook Heights property at Bound Brook. Our new church which has recently been erected, at a cost of \$36,000, is located on the corner of one of the beautiful drives leading to the property. I know of no more beautiful, healthful location for home-seekers anywhere, and the character of the men who are at the head of the enterprise is very high, both in this community and the state at large. Therefore I can conscientiously recommend this investment.

TITUS E. DAVIS.

RUTGERS COLLEGE,

NEW BRUNSWICK, N. J.

Mr. W. J. ROBINSON,

87 Maiden Lane, New York.

DEAR SIR :

Our commencement exercises have just closed, and, in fulfilment of promise, I visited the property at Middlebrook Heights, on Friday last. I must say that when you told me of the property I felt like discounting your statements, but "seeing is believing." That property is certainly the most beautiful I have ever seen, and, if the lot which I have selected is not sold, I want it at once.

Sincerely yours,

EDWARD LIVINGSTON BARBOUR.

Keyport Graded School,

Rev. JAMES T. SCHOCK, M. A., Principal,

Keyport, N. J.

MR. W. J. ROBINSON.

DEAR SIR :

I was for five years the acting and settled pastor of the Reformed Church at Bound Brook, and while there drove frequently over the property now known as Middlebrook Heights, and have always said to friends of mine that this property must necessarily some day become extremely valuable and desirable as a place of residence, on account of the splendid transportation facilities at Bound Brook, which I consider better than at any other point within the hour limit of New York ; and secondly, because of the natural beauties of the property itself and of its magnificent outlook, which is superior to that of any other place within my knowledge. In fact, it has been my oft-expressed wish one day to own a home on this same property, amid these surroundings.

I have known Mr. George La Monte and his son for upward of ten years, and am confident that any business enterprise in which these men are interested must in the nature of things succeed, so great is my confidence in their ability and probity.

I will take the lots you have selected for me, and shall expect the papers in a few days.

Yours in good faith,

JAMES T. SCHOCK.

PRESBYTERIAN MANSE,

RED BANK, N. J.

MY DEAR MR. ROBINSON :

I reached home in safety last evening feeling a little tired, but also feeling ready for a good rest after the pleasant outing which you so generously supplied. I fancy that if you had been within earshot you would not have hesitated to add my vote to the many others that you have received in endorsement of your enterprise. My representations, at least, were such as to lead Miss Platt to request that I write you and inquire whether you had any other lots near the ones which I have bought. In case you have, she would like to consider an investment. If you find it convenient, take the train early some evening, and come down and spend the night with us.

I desire to add my assurance of deep appreciation of your personal kindness.

Sincerely yours,

R. G. DAVEY.

*First Reformed Church,
Bethlehem, N. Y.*

Mr. W. J. ROBINSON, KNICKERBOCKER MORTGAGE CO.,
New York.

DEAR SIR :

I have just returned from a visit to New Jersey, and have seen my lots at Middlebrook Heights.

I want to express my thanks for your good selection, and to say that in describing the property, I think you understated both its beauty and advantages.

I prophesy that Middlebrook Heights, when your people have finished your present improvements, will be the most desirable residence park anywhere within the hour limit of New York City.

Yours sincerely,

W. H. NASHOLDS, *Pastor.*

The Reformed Protestant Dutch Church

(The First Reformed Church),

Albany, N. Y.

Edward P. Johnson, Pastor

MY DEAR MR. ROBINSON :

My trip to Bound Brook and Middlebrook Heights impressed me very favorably, and, as you had hinted to me, satisfied me that you had not in the least overdrawn the great attractions and superior value of the property you offer for sale there. You have not even done justice to the commercial value of that property, when it is carefully compared with other desirable property near New York and other large cities, which is equally within reach of small investors.

Very truly yours,

E. P. JOHNSON.

PRESBYTERIAN MANSE,

PHILLIPSBURG, N. J.

KNICKERBOCKER MORTGAGE CO.,

New York City.

GENTLEMEN :

Through the courtesy of your Mr. W. J. Robinson, Mrs. Cline and myself have had the pleasure of seeing the property purchased by us some time since at Middlebrook Heights. It is but fair to say that the property is all we expected through Mr. Robinson's description. And, from the amount of money you are expending in improvements, one cannot doubt your faith in its final large increase in value, due not only to the beauty of the property, and its proximity to New York ; but to the push and energy of business men, who seem to know what they are doing.

Sincerely yours,

E. C. CLINE.

C. G. BOLAND,

Insurance,

Scranton, Pennsylvania.

Mr. W. J. ROBINSON,

New York City.

DEAR SIR:

I visited the property of the Knickerbocker Mortgage Co., at Middlebrook Heights and was very much impressed with the beauty of location, its accessibility to New York and the character of the men who have it in hand. The congested conditions in New York have made it necessary for the last few years for the better class of business men on the lower end of Manhattan Island to get out to the suburbs within easy distance of their business. The property at Middlebrook Heights offers to such a class, in my opinion, an unequaled opportunity. There has been erected on the property a handsome Club House, and a magnificent artesian system, with stand pipe furnishing water to all parts of the property, has just been completed. I consider the property a particularly safe and profitable investment.

Very truly yours,

C. G. BOLAND.

STUDY

CENTRAL BAPTIST CHURCH,

TRENTON, N. J.

After having visited Middlebrook Heights at Bound Brook N. J., I feel prepared to recommend the property to any one seeking a safe and profitable investment. The situation is unsurpassed for natural beauty, while its proximity to New York enhances its commercial possibilities. Its natural advantages are immensely improved by drainage, macadam roadways, and water facilities. Thus nature and man have combined their efforts in making this property a location for homes without doubt second to none within easy reach of New York City. The constant tendency of our great civic centers to push out into rural districts must inevitably foster a steady and substantial rise in the values of the lots now on the market.

Knowing some of the business men financially interested in the property I have no hesitancy in recommending them to the confidence of any prospective purchaser.

ALFRED W. WISHART.

GENERAL AGENCY
NORTHWESTERN MUTUAL LIFE INS. CO.
TRENTON, N. J.

Mr. W. J. ROBINSON, KNICKERBOCKER MORTGAGE COMPANY,
No. 87 Maiden Lane, New York City.

MY DEAR SIR :

Your proposition to invest in lots on Middlebrook Heights has received my careful attention and I have given much thought and thorough investigation to determine the merits of your suggestions. Yesterday I visited the properties in question, in company with gentlemen from the Lawrenceville School and from this city.

Your enthusiastic descriptions of the advantages offered by that site for investors and home builders are more than borne out and justified by what I saw yesterday. Professional men rarely have equal opportunities offered them for secure and profitable investment of their savings. No one ever approached me with as good a proposition in the seven years of my connection with the Lawrenceville School as Master of the Department of Modern Languages and of the Griswold House.

Judge Lanning, of Trenton, a trustee of the Lawrenceville School, said to me the other day, in answer to my question, "Do you consider the property on Middlebrook Heights a good investment?" "I do, indeed. I think it is bound to become very, very valuable." Since my visit to the property yesterday, I most heartily concur in the opinion expressed by Judge Lanning. Even your descriptive powers fall short, and that spot must be selected by many for delightful homes. It has suffered from under-description in all you have said in its favor.

Very truly yours,

MILLS WHITTLESEY.

You should let me know soon what
lots you have selected for my
investment there.

M. W.

DICKINSON HOUSE,
LAWRENCEVILLE SCHOOL,
LAWRENCEVILLE, N. J.

Mr. W. J. ROBINSON :

DEAR SIR : I was very much pleased with the location of the Middlebrook Heights property ; with its nearness to the town and the railroad station on the one side, and to the beautiful hills on the other, it presents exceptional attractions for suburban homes. The great natural advantages of the situation and the good business management of the Company having the property in charge, must soon make it a most delightful neighborhood.

Please send final papers on the lot purchased at your earliest convenience.

Yours very truly,

CHARLES H. WILLCOX.

PRESBYTERIAN PARSONAGE,
SECOND PRESBYTERIAN CHURCH,
TRENTON, N. J.

Mr. WM. J. ROBINSON :

DEAR SIR : In reply to your request asking what my opinion is of the Middlebrook Heights property, I will say that I have had the handling of investments, in connection with my grandfather's estate, for the past ten years, an estate consisting of securities amounting to some \$200,000, and I have not as yet met with any investment that appears as safe and profitable as these lots near Bound Brook.

Knowing the reputation of those who are at the head of the Knickerbocker Mortgage Company, and being personally acquainted with some who have invested in these lots, I am glad to have the privilege to invest here myself, and take pleasure in recommending the same to my friends.

Very truly yours,

WM. S. VOORHIES.

W. M. LANNING,
COUNSELOR AT LAW,
8 WEST STATE STREET,
TRENTON, N. J.

W. J. ROBINSON, Esq.,

87 Maiden Lane, New York City, N. Y.

DEAR SIR:

I am acquainted with the location of the property of the Knickerbocker Mortgage Company, near Bound Brook, and have been attorney for that Company in matters relating to its affairs. I regard the property as being the finest for residential purposes of any that I am acquainted with, and the water and other improvements made and to be made will, in my judgment, make it an exceedingly desirable location, especially for any of that class of people who, having business in the city, appreciate a country home.

Very respectfully yours,

W. M. LANNING.

LAWRENCEVILLE SCHOOL.

Mr. W. J. ROBINSON,

87 Maiden Lane, N. Y.

MY DEAR MR. ROBINSON:

I am very glad that you have gone to Princeton, for I know that the men there seldom have as clear and solid opportunity for secure investments as that which you are now bringing them.

Your wide success in directing the investments of professional men elsewhere, should assure you great hope for a pleasant and profitable visit to the professors of Princeton.

I have visited the property at Bound Brook, and heartily believe in the ultimate success of the enterprise. Supported, as your proposition is, by such successful and honorable men, and guaranteed by such unquestioned security, I fail to see how you can come short of highest expectations among the good people of Princeton.

With best wishes for your perpetual prosperity, I am

Yours very sincerely,

EDW. R. ROBBINS.

JAMES W. LANNING,

GENERAL CONTRACTOR,

TRENTON, N. J.

CONTRACTOR AND BUILDER
OF

NEW JERSEY STATE CAPITOL, TRENTON, N. J.

NEW JERSEY STATE ASYLUM, TRENTON, N. J.

NEW JERSEY STATE ARMORY, NEWARK, N. J.

ELECTRICAL BUILDING, PRINCETON UNIVERSITY.

KNICKERBOCKER MORTGAGE Co.,
New York City.

GENTLEMEN :

Please arrange as soon as possible for the transfer of the twenty-five lots purchased from you on Middlebrook Heights.

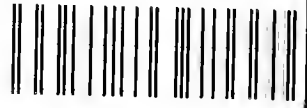
My architect is now at work on the plans of the twenty-five houses to be erected, and I expect to be able to start operations within two weeks.

Yours truly,

JAMES W. LANNING.



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